

cident and Health Insurance", said new sections to be known as Sections 106A, 106B and 106C, and to follow immediately after Section 106 of said Article relating to Health and Accident Insurance Policies, setting forth general requirements, and providing standard provisions for such policies.

SECTION 1. *Be it enacted by the General Assembly of Maryland,* That three new Sections be and they are hereby added to Article 48A of the Annotated Code of Maryland, (1939 Edition) title "Insurance", sub-title "Life, Accident and Health Insurance", said new Sections to be known as Sections 106A, 106B and 106C, and to immediately follow after Section 106 of said Article, and to read as follows:

106A. No policy of accident or health insurance, except as hereinafter provided, shall be issued or delivered in this State unless:

(a) the entire money and other consideration therefor is expressed in the policy; and

(b) the times at which the insurance thereunder takes effect and terminates are stated in a portion of the policy preceding its execution by the insurer; and

(c) every printed portion thereof and of any endorsements or attached papers shall be plainly printed in type of which the face shall not be smaller than ten point; and

(d) a brief description of the policy is printed on its first page and on its filing back in type of which the face shall not be smaller than fourteen point; and

(e) any portion of such policy which purports, by reason of the circumstances under which a loss is incurred, to reduce any benefits promised thereunder to an amount less than that provided for the same loss occurring under ordinary circumstances, is printed in bold face type and with greater prominence than any other portion of the text of the policy; and

(f) all exceptions of the policy other than those referred to in paragraph (e) above shall be printed with the same prominence as the benefits to which they apply.

106B. *Health and Accident Insurance Policies—Requirements—Standard Provisions—Exceptions.*

1. Wherever in the ensuing provisions of this section a form designated by the capital letters "A", or "B", or "C", is herein set forth, in every such case it is required that Form "A", be used in policies which insure only against loss from accident, that Form "B", be used in policies which insure only against loss from sickness and that Form "C" be used in policies which insure against loss from both accident and sickness.